Appln. No. 09/751,815
Amendment dated Mar. 07, 2005
Reply to Office Action of Oct. 6, 2004
Docket No. 6984-1

CLAIM LISTING

1.   (Currently Amended)   A method for collecting and providing consumer medical insurance information to a medical service provider [[user]] comprising:

(a) receiving from a requesting medical service provider computer a request for medical insurance consumer information from a user, said request identifying a consumer of medical services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said retrieving including a search of eligibility information for at least two insurance carriers to determine medical insurance coverage, said retrieved consumer medical insurance information comprising at least medical insurance eligibility information relating to said consumer one data item;

(c) verifying the identity of said the identity of said consumer from at least one other network location; and

(d) transferring at least one data item in said retrieved consumer medical insurance information to a corresponding field in a user interface in said requesting medical service provider computer.

2.   (Original)   The method of claim 1, further comprising:
authenticating said user to a service computer system capable of performing said steps of claim 1.

3.   (Original)   The method of claim 1, wherein said consumer information comprises consumer demographic information.

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4.   (Cancelled)   The method of claim 1, wherein said consumer information comprises consumer insurance information.

5.   (Currently Amended) The method of claim 1, wherein said <u>verification step</u> ~~consumer information~~ comprises <u>searching at least one selected from the group consisting of</u> credit information, medical information, or public record information.

6.   (Currently Amended)   The method of claim 1, further comprising:
presenting said retrieved consumer <u>medical insurance</u> information to said user for verification.

7.   (Currently Amended)   The method of claim 1, wherein said step [[(c)]] <u>(d)</u> uses ~~screen scraping~~ technology.

8.   (Currently Amended) A method for collecting and providing consumer demographic information and consumer <u>medical</u> insurance information to a <u>provider of medical goods and/or services</u> [[user]] comprising:
(a) receiving from a requesting computer a request for consumer demographic information from a <u>provider</u> [[user]], said request identifying a consumer <u>of medical goods and/or services</u>;
(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one network location, said consumer demographic information comprising at least one data item;
(c) presenting said retrieved consumer demographic information to said <u>provider</u> [[user]] for verification;

(d) receiving from a requesting computer a request for consumer medical insurance information from a provider [[user]], said request identifying a consumer;

(e) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said retrieving including a search of eligibility information for at least two insurance carriers to determine medical insurance coverage, said consumer insurance information comprising at least one data item; and

(f) upon verification of said consumer medical insurance information by said provider [[user]], transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

9.   (Currently Amended)   A system for collecting and providing consumer information to a provider of medical goods and/or services [[user]] comprising:

a buffer for receiving a provider [user] request for consumer medical insurance information from a requesting computer and for receiving said consumer medical insurance information from at least one specified network location;

a consumer medical information matching system for retrieving said consumer medical insurance information ,said retrieving including a search of eligibility information for at least two insurance carriers to determine medical insurance coverage, said retrieved; and,

a transfer agent for transferring at least one item of said consumer medical insurance information [in said retrieved consumer information] to a corresponding field in a user interface in said requesting computer.

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10. (Original) The system of claim 9, wherein said consumer information comprises consumer demographic information.

11. (Original) The system of claim 9, wherein said consumer information comprises consumer insurance information.

12. (Original) The system of claim 9, wherein said consumer information comprises credit information, medical information, or public record information.

13. (Original) The system of claim 9, said consumer information matching system further comprising a benefits matching system for retrieving and matching consumer insurance information and a demographic matching system for retrieving and matching consumer demographic information.

14. (Currently Amended) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer medical insurance information from a provider of medical goods and/or services [[user]], said request identifying a consumer of medical good and/or services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said consumer medical insurance information comprising at least one data item said retrieving including a search of eligibility information for at least two insurance carriers to determine medical insurance coverage, said retrieved; and

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(c) transferring at least one data item in said retrieved consumer <u>medical</u> <u>insurance</u> information to a corresponding field in a user interface in said requesting computer.

15.   (Original)   The machine readable storage of claim 14, further comprising:
authenticating said user to a service computer system capable of performing said steps of claim 14.

16.   (Original)   The machine readable storage of claim 14, wherein said consumer information comprises consumer demographic information.

17.   (Cancelled)   The machine readable storage of claim 14, wherein said consumer information comprises consumer insurance information.

18.   (Original)   The machine readable storage of claim 14, wherein said consumer information comprises credit information, medical information, or public record information.

19.   (Currently Amended)   The machine readable storage of claim 14, further comprising:
presenting said retrieved consumer information to said <u>provider</u> [[user]] for verification.

20.   (Original)   The machine readable storage of claim 14, wherein said step (c) uses screen scraping technology.

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21.   (Currently Amended)   A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer demographic information from a provider of medical goods and/or services [[user]], said request identifying a consumer of medical goods and/or services;

(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and

(c) presenting said retrieved consumer demographic information to said provider [user] for verification;

(d) receiving from a requesting computer a request for consumer medical insurance information from a user, said request identifying a consumer of medical goods and/or services;

(e) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item said retrieving including a search of eligibility information for at least two insurance carriers to determine medical insurance coverage, said retrieved; and

(f) upon verification of said consumer medical insurance information by said provider [[user]], transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

22.   (Currently Amended)   A method of determining medical insurance eligibility information for consumers comprising:

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receiving a list of one or more consumers <u>of medical goods and/or services</u>;

querying at least one of a plurality network locations specifying insurance eligibility information to determine whether one or more of the consumers is insured by a[[n]] <u>medical</u> insurance carrier; and

indicating which of the consumers of the list have <u>medical</u> insurance.

23. (Previously Presented) The method of claim 22, wherein the plurality network locations are insurance carrier computer systems.

24. (Previously Presented) The method of claim 22, further comprising:
for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.

25. (Previously Presented) The method of claim 22, further comprising:
determining that at least one of the consumers is insured by two or more insurance carriers.

26. (Previously Presented) The method of claim 25, further comprising:
for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers.

27. (Previously Presented) The method of claim 25, further comprising:
determining which insurance carrier is a primary carrier.

28. (Previously Presented) The method of claim 27, further comprising:
indicating which insurance carrier is the primary carrier.

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29.   (Previously Presented)   The method of claim 22, wherein the list of consumers specifies supplemental consumer information, said method further comprising:

determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and

querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.

30.   (Currently Amended)   A machine readable storage having stored thereon a computer program having a plurality of code sections executable by a machine, for causing the machine to perform the steps of:

receiving a list of one or more consumers of medical goods and/or services;

querying at least one of a plurality network locations specifying medical insurance eligibility information to determine whether one or more of the consumers is insured by a[[n]] medical insurance carrier; and

indicating which of the consumers of the list have medical insurance.

31.   (Previously Presented)   The machine readable storage of claim 30, wherein the plurality network locations are insurance carrier computer systems.

32.   (Previously Presented)   The machine readable storage of claim 30, further comprising:

for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.

33. (Previously Presented) The machine readable storage of claim 30, further comprising:

determining that at least one of the consumers is insured by two or more insurance carriers.

34. (Previously Presented) The machine readable storage of claim 33, further comprising:

for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers insured by two or more insurance carriers.

35. (Previously Presented) The machine readable storage of claim 33, further comprising:

determining which insurance carrier is a primary carrier.

36. (Previously Presented) The machine readable storage of claim 35, further comprising:

indicating which insurance carrier is the primary carrier.

37. (Previously Presented) The machine readable storage of claim 30, wherein the list of consumers specifies supplemental consumer information, said method further comprising:

determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and

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querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.